

Please amend claims 1, 7, 12, 17, 20, 23 and 25 as follows:

CLAIMS

1. (Currently Amended) A method for automatically selecting a language in which to display a user interface, comprising:

reading a primary language identifier from a portable memory medium;

reading a secondary language identifier from the portable memory medium;

identifying a primary preferred language associated with the primary language identifier, the primary preferred language being a language preferred by a portable memory medium user;

in the event that the primary preferred language is unavailable, identifying a secondary preferred language associated with the secondary language identifier, the secondary preferred language being a language preferred by the user if the primary preferred language is unavailable; and

displaying the user interface in the secondary preferred language.

2. (Original) The method as recited in claim 1, wherein the portable memory medium further comprises a card having a magnetic strip.

3. (Original) The method as recited in claim 1, wherein the portable memory medium further comprises an integrated circuit card.

4. (Original) The method as recited in claim 1, wherein the portable memory medium further comprises an automated teller machine (ATM) card.

1 5. (Canceled)

2
3 6. (Original) A computing device comprising memory that stores computer-
4 executable instructions that, when executed by a processor of the computing
5 device, performs the method recited in claim 1.

6
7 7. (Currently Amended) A portable memory medium configured to be
8 inserted into an interface of a computing device for effecting identification of an
9 owner of the medium, said computing device including a display that displays a
10 computing device user interface, the portable memory medium comprising
11 memory means for storing personal data and a language identifier that identifies a
12 primary preferred language of the owner and a secondary preferred language of
13 the owner, wherein said display presents the user interface in the secondary
14 preferred language after reading the language identifiers identifier from the
15 portable memory medium and determining that the primary preferred language is
16 unavailable.

17
18 8. (Original) The portable memory medium as recited in claim 7, wherein
19 the memory means further comprises a magnetic strip.

20
21 9. (Original) The portable memory medium as recited in claim 7, wherein
22 the memory means further comprises an integrated circuit.

23
24 10. (Canceled)

11. (Original) The portable memory medium as recited in claim 7, wherein the computing device further comprises an automated teller machine (ATM) and the portable memory medium further comprises an ATM card.

12. (Currently Amended) A method for configuring a portable memory medium for use by an owner of the portable memory medium, comprising:

storing personal data associated with the owner in memory means of the portable memory medium;

storing a primary language identifier in the memory means of the portable memory medium, the primary language identifier indicating a primary preferred language of the owner;

storing a secondary language identifier in the memory means of the portable memory medium, the second language identifier indicating a secondary preferred language of the owner; and

wherein a computing device designed to operate with the portable memory medium displays a user interface in the secondary preferred language of the owner of the portable memory medium after the computing device reads the language identifiers ~~identifier~~ from the portable memory medium and determines that the primary preferred language is unavailable.

13. (Original) The method as recited in claim 12, wherein the computing device further comprises an automated teller machine (ATM) and the portable memory medium further comprises an ATM card.

1 14. (Original) The method as recited in claim 12, wherein the memory
2 means further comprises a magnetic strip.

3
4 15. (Original) The method as recited in claim 12, wherein the memory
5 means further comprises an integrated circuit.

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7 16. (Canceled)

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9 17. (Currently Amended) An automated teller machine (ATM) card,
10 comprising memory means for storing:

11 personal data related to an ATM card owner;

12 a primary language identifier that identifies a primary preferred language of
13 the ATM card owner;

14 a secondary language identifier that identifies a secondary preferred
15 language of the ATM card owner; and

16 wherein, upon insertion of the ATM card into an ATM machine, the ATM
17 machine reads both the language identifiers ~~identifier~~ from the ATM card and
18 displays a user interface to the ATM card owner in the secondary preferred
19 language identified by the secondary language identifier in the event that the
20 primary preferred language is unavailable.

21
22 18. (Original) The ATM card as recited in claim 17, wherein the memory
23 means further comprises a magnetic strip.

1 19. (Original) The ATM card as recited in claim 17, wherein the memory
2 means further comprises an integrated circuit.

3
4 20. (Currently Amended) One or more computer-readable media containing
5 computer-executable instructions that, when executed on a computer, perform the
6 following steps:

7 reading a first language identifier and a second language identifier from a
8 portable memory medium;

9 identifying a first preferred language associated with the first language
10 identifier;

11 identifying a second preferred language associated with the second
12 language identifier; and

13 displaying a user interface in the second preferred language in the event
14 that a user interface in the first preferred language is unavailable.

15
16 21. (Original) The one or more computer-readable media as recited in claim
17 20, wherein the portable memory medium is an automated teller machine (ATM)
18 card having a magnetic strip.

19
20 22. (Original) The one or more computer-readable media as recited in claim
21 20, wherein the portable memory medium is an integrated circuit (IC) card.

22
23 23. (Currently Amended) The one or more computer-readable media as
24 recited in claim 20, further comprising computer-executable instructions that,
25 when executed on a computer, perform the following additional step:

1 displaying the user interface in a default language in the event that the user
2 interface cannot be displayed in the second preferred language.

3
4 24. (Canceled)

5
6 25. (Currently Amended) An automated teller machine (ATM), comprising:
7 memory;
8 a processor;
9 a display;

10 a user interface produced by a user interface program stored in the memory
11 and executable by the processor, the user interface being displayable on the
12 display in more than one language;

13 a card reader configured to read data stored on memory means on an ATM
14 card, the data including a primary language identifier that identifies a primary
15 preferred language of an owner of the ATM card and a secondary language
16 identifier that identifies a secondary preferred language of the owner of the ATM
17 card; and

18 a language identification module stored in the memory and executable on
19 the processor, the language identification module configured to select an
20 appropriate language in which the user interface is displayed, said selection being
21 based on the availability of the primary preferred language identified by the
22 primary language identifier and the secondary preferred language identified by the
23 secondary language identifier.